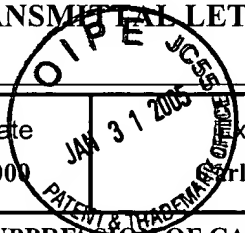
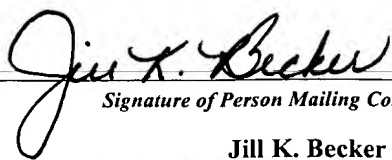


AFZ

AMENDMENT TRANSMITTAL LETTER (Large Entity)					Docket No. DE919990082	
Applicant(s): Schaeck et al.						
Application No. 09/731,509	Filing Date 12/07/2000	Examiner Carl G. Colin	Customer No. 46369	Group Art Unit 2136	Confirmation No. 1249	
Invention: <b>CONDITIONAL SUPPRESSION OF CARD HOLDER VERIFICATION</b>						
<u>COMMISSIONER FOR PATENTS:</u>						
Transmitted herewith is an amendment in the above-identified application.						
The fee has been calculated and is transmitted as shown below.						
CLAIMS AS AMENDED						
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE	
TOTAL CLAIMS	28 -	32 =	0	x \$50.00	\$0.00	
INDEP. CLAIMS	3 -	6 =	0	x \$200.00	\$0.00	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00	
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00	
<div><input checked="" type="checkbox"/> No additional fee is required for amendment.</div> <div><input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____</div> <div><input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed.</div> <div><input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account <b>09-0463 (IBM)</b><div><input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16.</div><div><input checked="" type="checkbox"/> Any patent application processing fees under 37 CFR 1.17.</div></div> <div><input type="checkbox"/> Payment by credit card. Form PTO-2038.</div>						
<b>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</b>						
<div><u>Blanche E. Schiller</u> Signature</div> <div>Blanche E. Schiller, Esq. Reg. No. 35,670 Heslin Rothenberg Farley &amp; Mesiti P.C. 5 Columbia Circle Albany, NY 12203 Telephone: (518) 452-5600 Facsimile: (518) 452-5579</div>			Dated: January 27, 2005			
cc:			<div>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on January 27, 2005 (Date)</div> <div style="text-align: center;"> Signature of Person Mailing Correspondence</div> <div style="text-align: center;">Jill K. Becker Typed or Printed Name of Person Mailing Correspondence</div>			



Comms. and Mail  
BOX AF

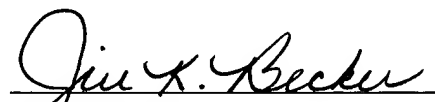
**RESPONSE UNDER 37 C.F.R. 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP 2136**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schaeck et al. Confirmation No.: 1249  
Serial No.: 09/731,509 Group Art Unit: 2136  
Filed: 12/07/2000 Examiner: Carl G. Colin  
Title: CONDITIONAL SUPPRESSION OF CARD  
HOLDER VERIFICATION

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 27, 2005.

  
Jill K. Becker

Date of Signature: January 27, 2005.

To: Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Response To Final Office Action

Dear Sir:

This Response to Final Office Action is being submitted in reply to the Final Office Action mailed November 29, 2004 for the above-referenced patent application. A response to the Final Office Action is initially due on or before February 28, 2005, and thus, this Response is timely filed.